

ABSTRACT OF THE DISCLOSURE

An account holder authorizes transfer of funds from an account using a limited-use account number. An account issuer establishes an account and associates a limited-use account number with the account. The limited-use account number remains inactive until the account holder requests activation thereof. The account holder uses a transactions card to initiate communication with the account issuer and to request activation of the limited-use account number. Upon receiving the request for activation, the account issuer activates the limited-use account number for either a specified period of time or a specified number of transactions. The account holder then uses the limited-use account number for the specified period of time or the specified number of transactions, after which the limited-use account number is deactivated until such time that the account holder again requests activation thereof. Deactivation of the limited-use account number substantially prevents unauthorized persons from gaining access to the account.

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